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Attorneys for Plaintiff

UNITED STATES DISTRICT COURT  
NORTHERN DISTRICT OF CALIFORNIA  
OAKLAND DIVISION

UNITED STATES OF AMERICA,	)	CASE NO. CR 21-00351-001 JSW
Plaintiff,	)	
v.	)	<b>WRIT OF CONTINUING GARNISHMENT</b>
HEATHER ELECTA HALWIG GHARIBIAN,	)	
Defendant,	)	(RETIREMENT ACCOUNT)
_____	)	
CHARLES SCHWAB & CO., INC.,	)	
Garnishee.	)	
_____	)	

TO: Charles Schwab & Co., Inc.  
Legal Services (DFW1-02-886)  
3000 Schwab Way  
West Lake, TX 76262

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1           **YOU ARE HEREBY COMMANDED TO GARNISH FOR THE BENEFIT OF THE**  
2 **UNITED STATES OF AMERICA PROPERTY IN YOUR POSSESSION IN WHICH THE**  
3 **DEFENDANT-JUDGMENT DEBTOR HAS A SUBSTANTIAL NONEXEMPT INTEREST.**

4           The name, last known address, and last four digits of the social security number of the person  
5 who is the defendant-judgment debtor (“defendant”) in this action and whose property is subject to this  
6 Writ are, as follows:

7                               Heather Electa Halwig Gharibian – Reg. No. 62428-509  
8                               Federal Correctional Institution Dublin  
9                               5701 8th St. – Camp Parks  
                                Dublin, CA 94568

10                              Social Security Number (last four digits): XXX-XX-0972

11           This Writ has been issued at the request of the United States of America to enforce the collection  
12 of a criminal judgment entered in favor of the United States against the defendant for a debt in the  
13 original amount of \$903,973.30. December 12, 2023, there is a balance due of approximately  
14 \$911,154.23 plus interest. Interest accrues at the rate of 5.42%. The United States is entitled to recover  
15 a surcharge of ten percent (10%) of the amount of the balance (\$91,115.42) pursuant to 28 U.S.C. §  
16 3011(a). Thus, the total amount sought by this action is \$1,002,269.65.

17           The following are the steps that you must take to comply with this Writ. If you have any  
18 questions, you should consult with your attorney.

19           1. Pursuant to 28 U.S.C. § 3205(c)(2)(F), if you have in your custody, control, or possession  
20 any property of the defendant in which the defendant has a substantial nonexempt interest, or if you  
21 obtain custody, control, or possession of such property while this Writ is in effect, you must  
22 immediately withhold such property from the defendant and retain it in your possession until you  
23 receive instructions from the Court which will tell you what to do with the property.

24           2. Pursuant to 28 U.S.C. § 3205(c)(2)(E), you are required to answer this Writ within **10**  
25 **days** after service of this Writ upon you. You must answer the Writ even if you do not have in your  
26 custody, control, or possession, any property of the defendant. Pursuant to 28 U.S.C. § 3205(c)(4), your  
27 answer must state, under oath, the following information:

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- a. Whether or not you have in your custody, control, or possession, any property owned by the defendant in which the defendant has a substantial nonexempt interest;
- b. a description of such property and the value of such property;
- c. a description of any previous garnishments to which such property is subject and the extent to which any remaining property is not exempt; and
- d. the amount of the debt you anticipate owing to the defendant in the future and whether the period for payment will be weekly or another specified period.

For your convenience, a form which addresses the above-requested information is attached and may be used to answer the Writ.

3. After you complete the answer under oath, pursuant to 28 U.S.C. § 3205(c)(2)(E) and (c)(4), **within ten (10)** days after service of this Writ upon you, you must **mail or deliver** the original answer bearing the original signature of the person preparing the answer to the Court at the following address:

Clerk, United States District Court  
1301 Clay Street, Suite 400S  
Oakland, CA 94612

At the same time you mail or deliver the original answer to the Court, you must also **mail or deliver** a copy of the original answer to both the defendant and attorney for the United States at the following respective addresses:

Heather Electa Halwig Gharibian – Reg. No. 62428-509  
Federal Correctional Institution Dublin  
5701 8th St. – Camp Parks  
Dublin, CA 94568

Vivian F. Wang  
Assistant U.S. Attorney  
450 Golden Gate Avenue, 9th Floor  
P.O. Box 36055  
San Francisco, CA 94102

Please note that the attached answer form contains a **certificate of service** which needs to be completed by the person mailing the copies of the answer to the defendant and the attorney for the United States, and which needs to be filed with the Court along with the answer.

1 IF YOU FAIL TO ANSWER THIS WRIT OR FAIL TO WITHHOLD PROPERTY IN  
2 ACCORDANCE WITH THIS WRIT, THE UNITED STATES MAY PETITION THE COURT  
3 FOR AN ORDER REQUIRING YOU TO APPEAR BEFORE THE COURT TO ANSWER THE  
4 WRIT AND TO WITHHOLD PROPERTY IN ACCORDANCE WITH THE WRIT BEFORE  
5 THE APPEARANCE DATE. IF YOU FAIL TO APPEAR OR DO APPEAR AND FAIL TO  
6 SHOW GOOD CAUSE WHY YOU FAILED TO COMPLY WITH THIS WRIT, THE COURT  
7 WILL ENTER A JUDGMENT AGAINST YOU FOR THE VALUE OF THE DEFENDANT'S  
8 NONEXEMPT INTEREST IN SUCH PROPERTY (INCLUDING NONEXEMPT DISPOSABLE  
9 EARNINGS). THE COURT MAY ALSO AWARD A REASONABLE ATTORNEY'S FEE TO  
10 THE UNITED STATES AND AGAINST YOU IF THE WRIT IS NOT ANSWERED WITHIN  
11 THE TIME SPECIFIED HEREIN AND IF THE UNITED STATES FILES A PETITION  
12 REQUIRING YOU TO APPEAR.

13 MARK B. BUSBY,  
14 Clerk of Court  
15 United States District Court  
for the Northern District of California

16 Dated: December 18, 2023

17 By:



Mark B. Busby

*Mark B. Busby*

Clerk